

601-393-8542
This document was prepared by John C. Morris, III, 2309 Oliver Rd., Monroe, Louisiana 71201
FILE: _____ Telephone: (318) 330-9020

INDEXING INSTRUCTIONS:
LOT 6, ALEXANDER SUBDIVISION, SECTION 20, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO
COUNTY, MISSISSIPPI

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) **The Bank of New York, acting solely in its capacity as Trustee for EquiCredit Corporation of America Trust 2001-2**, do hereby convey, and warrant specially unto grantee (s) **Van Q. Pham**, the following described property situated in Desoto County, Mississippi, to-wit;

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2004 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 26 day of July, 2004.
The Bank of New York, acting solely in its capacity as Trustee for EquiCredit Corporation of America Trust 2001-2
by its Attorney-in-Fact Select Portfolio Servicing, Inc. F/K/A Fairbanks Capital Corp.



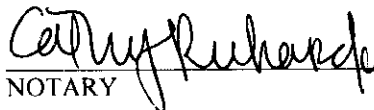
BY:

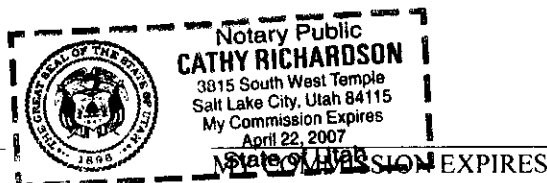
DAVID FRANCIS DOC CONTROL OFFICER

STATE OF Utah

COUNTY OF Salt Lake

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 26 day of July, 2004, within my jurisdiction, the within name David Francis who acknowledge that he/she is Doc Control Officer of Select Portfolio Servicing, Inc. F/K/A **Fairbanks Capital Corp.**, a corporation which is the Attorney in Fact for **The Bank of New York, acting solely in its capacity as Trustee for EquiCredit Corporation of America Trust 2001-2**, a corporation, and that for and on behalf of the said Select Portfolio Servicing, Inc. F/K/A Fairbanks Capital Corp. in its representative capacity as Attorney in Fact for **The Bank of New York, acting solely in its capacity as Trustee for EquiCredit Corporation of America Trust 2001-2**, that he/she executed the above and foregoing instrument, after first having been duly authorized so to do.


NOTARY



GRANTOR:

The Bank of New York
3815 South West Temple
Salt Lake City, UT 84115

(W)801-594-6062
CHN/A

GRANTEE:

Van Q. Pham
8868 Hailey Drive
Southaven, MS 38671

(W)801-838-4197
CHN/A

STATE MS.-DESOTO CO. SS
FILE

AUG 26 9 43 AM '04

R03-4732

BK 480 PG 573
B. L. DAVIS CH. CLK.

EXHIBIT “A”

Lot 6, Alexander Subdivision, Section 20, Township 1 South, Range 7 West, in DeSoto County, Mississippi, as shown on plat of record In plat book 26, page 45A, in the office of the Chancery Clerk of DeSoto County, Mississippi. To which plat reference is made for a more particular description.

LIMITED POWER OF ATTORNEY

Pursuant to the terms of each Pooling and Servicing Agreement (each a "Servicing Agreement") identified in Exhibit "A" hereto, **THE BANK OF NEW YORK**, the trustee (the "Trustee") of the trust ("the Trust") established under each Servicing Agreement, hereby constitutes and appoints **FAIRBANKS CAPITAL CORP.**, a Utah corporation and residential mortgage servicer (the "Servicer"), as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan (each, a "Mortgage Loan") or other asset held by a Trust:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage Loan which are now or shall after this date become due, owing or payable, or otherwise belong to the Trustee; to settle and compromise any of such debts or obligations that may be or become due to the Trustee; to endorse in the name of the Trustee for deposit in the appropriate account any instrument payable to or to the order of the Trustee; in each case with respect to a Mortgage Loan.

2. To make demand(s) on behalf of the Trustee upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as Servicer deems reasonably necessary or appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage Loan; to handle all aspects of foreclosure on behalf of the Trustee, including, but not limited to, conducting the foreclosure sale, bidding for the Trustee and executing all documents, including all deeds and conveyances, needed to effect such foreclosure sale and/or liquidation; to execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of REO Property, including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; to execute any documents or instruments in connection with any bankruptcy or receivership of a mortgagor on a Mortgage Loan; to file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; to take such other actions and exercise such rights which may be taken by Trustee under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessionary proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof; and to assign, convey, accept, or otherwise transfer, Trustee's interest in any Mortgage Loan.

3. To perform all other acts and do all other things as may be necessary or convenient to manage and service the Mortgage Loans under the terms of the Servicing Agreement.

8653879

BK8798PG8994


This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney.

The rights, powers and authority of the Servicer as attorney-in-fact of the Trustee under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney which may be revoked at any time in writing by the Trustee.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New York.

IN WITNESS WHEREOF, the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 14th day of April, 2003.

THE BANK OF NEW YORK, AS TRUSTEE

By: 
Name:
Title:

DIANE PICKETT
VICE PRESIDENT

By: 

Name:

JOHN HANNON

Title:

ASSISTANT TREASURER

WITNESS:

By: 

Name:

Title:

BRIAN SHAPIRO
Associate

WITNESS:

By: 

Name:

Title:

BRIAN SHAPIRO
Associate

STATE OF NEW YORK)
COUNTY OF Queens) ss

On April 14, 2003, before me personally appeared DIANE PICKETT
and JOHN HANNON, each of whom is known to me (or proved to me on the basis
of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding
Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her
authorized capacity, and that by his/her signature immediately above, The Bank of New York
executed this Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the
year and day in this certificate first written.

[NOTARIAL SEAL]

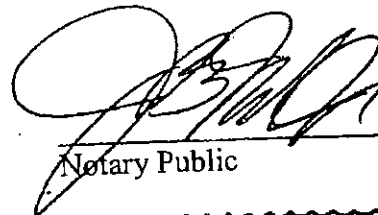

Notary Public



Exhibit A ToThe Bank of New York - Fairbanks Capital Corp.
Limited Power of Attorney

1. POOLING AND SERVICING AGREEMENT Dated as of December 1, 2001 EQCC RECEIVABLES CORPORATION (Depositor) and EQUICREDIT CORPORATION OF AMERICA (Transferor and Initial Servicer) and BANK OF AMERICA, N.A. (Advancing Party) and FAIRBANKS CAPITAL CORP. (Expected Successor Servicer) and THE BANK OF NEW YORK (Trustee) EQCC ASSET BACKED CERTIFICATES, SERIES 2001-1F
2. POOLING AND SERVICING AGREEMENT Dated as of December 1, 2001 EQCC RECEIVABLES CORPORATION (Depositor) and EQUICREDIT CORPORATION OF AMERICA (Transferor and Initial Servicer) and BANK OF AMERICA, N.A. (Advancing Party) and FAIRBANKS CAPITAL CORP. (Expected Successor Servicer) and THE BANK OF NEW YORK (Trustee) EQCC ASSET BACKED CERTIFICATES, SERIES 2001-2

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MAY 19 2004



ARTICLES OF AMENDMENT TO THE UT. DIV. of CORP. & COMM. CODE
 AMENDED ARTICLES OF INCORPORATION OF
 FAIRBANKS CAPITAL CORP.

Fairbanks Capital Corp., a Utah corporation (the "Corporation"), submits these Articles of Amendment pursuant to the provisions of Section 16-10a-1006 of the Utah Revised Business Corporation Act, as amended (the "Act"):

1. The name of the Corporation is Fairbanks Capital Corp.
2. The Corporation's Amended Articles of Incorporation are hereby amended by changing Article I so that, as amended, it reads in its entirety as follows:

ARTICLE I

The name of the Corporation shall be: Select Portfolio Servicing, Inc.

3. As permitted by Section 16-10a-123 of the Act, the effective date of this amendment shall be June 30, 2004.
4. Upon recommendation by the Board of Directors, on May 10, 2004, the sole shareholder of the Corporation, holding all of the Corporation's 119,048 issued and outstanding shares, approved the proposed amendment, which approval was sufficient for approval of the amendment under the Act.

DATED: May 18, 2004.

 Gregory E. Harner, Secretary

Date: 05/19/2004
 Receipt Number: 1156312
 Amount Paid: \$27.00